

Information to identify the case:			
Debtor 1	Thomas J. Koss		
	First Name	Middle Name	Last Name
Debtor 2	Rosemarie Koss		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-22476-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. Koss

Rosemarie Koss

11/16/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas J. Koss
Rosemarie Koss
Debtor(s)

Case No. 15-22476-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 16, 2020

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J. Koss, Rosemarie Koss, 530 Upper Middletown Road, Smock, PA 15480-1120
cr	+ NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
14074619	+ Advanced Integrated Medical, 9800A McKnight Road--#200, Pittsburgh, PA 15237-6032
15159345	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074632	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14074633	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
14081727	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14074638	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14074620	EDI: CBSAMERIMARK	Nov 17 2020 06:13:00	AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045
14074621	EDI: TSYS2.COM	Nov 17 2020 06:13:00	Barclays Bank Delaware, P.O. Box 8802, Wilmington, DE 19899-8802
14074622	EDI: WFNNB.COM	Nov 17 2020 06:13:00	Brylane Home, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14074623	EDI: CAPITALONE.COM	Nov 17 2020 06:13:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14114695	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14116957	+ EDI: WFNNB.COM		

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		Nov 17 2020 06:13:00	COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14099974	EDI: CAPITALONE.COM	Nov 17 2020 06:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14074624	EDI: RMSC.COM	Nov 17 2020 06:13:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074626	Email/PDF: creditonebknofications@resurgent.com	Nov 17 2020 03:44:28	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14074627	+ EDI: CITICORP.COM	Nov 17 2020 06:13:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14074628	EDI: WFNNB.COM	Nov 17 2020 06:13:00	Jessica London/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14127799	Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2020 03:43:03	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14074629	EDI: RMSC.COM	Nov 17 2020 06:13:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14124360	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2020 03:42:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14074630	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2020 03:45:55	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14100960	+ EDI: MID8.COM	Nov 17 2020 06:13:00	Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14074632	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14074633	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
14081727	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14136254	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14103678	EDI: Q3G.COM	Nov 17 2020 06:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14074634	EDI: WFNNB.COM	Nov 17 2020 06:13:00	Roamans/Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14952278	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14074635	EDI: DRIV.COM	Nov 17 2020 06:13:00	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
14074636	+ EDI: CBSMASON	Nov 17 2020 06:13:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14074631	EDI: RMSC.COM	Nov 17 2020 06:13:00	Synchrony Bank/Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074637	EDI: RMSC.COM	Nov 17 2020 06:13:00	TJX Rewards/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074639	EDI: WFNNB.COM	Nov 17 2020 06:13:00	Woman Within, Comenity Bankruptcy

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User: lfin

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Department, P.O. Box 182125, Columbus, OH
43218-2125

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074625	##	Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Defendant PNC BANK N.A. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Debtor Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9